

C4
Sub F4
44. The system of claim 43, wherein the specific details include whether the lender has a relationship with the dealer.--

Remarks

add F4

Reconsideration of this Application is respectfully requested. Upon entry of the foregoing Amendment, claims 13, 16, 17, 20-22, and 38-44 are pending in the application, with claims 13, 17, 20, and 43 being the independent claims. Claims 1-12, 14, 15, 18, 19, 23-29, and 30-37 are sought to be canceled without prejudice or disclaimer. Claims 13, 16, 17, and 20-22 are sought to be amended. Claims 38-44 are sought to be added. These changes are believed to introduce no new matter, and their entry is respectfully requested.

Applicants have made the above Amendment to more particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Based on the above Amendment and the following Remarks, Applicants respectfully request that the Examiner reconsider and withdraw all outstanding objections and rejections.

I. Objection to Claim 30

Examiner has objected to claim 30. Applicants have canceled claim 30 and added new independent claim 43 and dependent claim 44. Claim 43 is *not* identical to canceled claim 30. Rather, Applicants have added new features to and deleted existing features from claim 30. Applicants respectfully submit that claim 43 is patentable over Dykstra *et al.* and the other art of record. Therefore, Applicants respectfully request that claims 43 and 44 be allowed.

II. Rejections under 35 U.S.C. § 103

Claims 1-29 and 31-37 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,611,052 (Dykstra *et al.*) (Nonfinal Office Action, pg. 2, ¶ 2). Applicants respectfully traverse these rejections.

In a rejection under 35 U.S.C. § 103(a), the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art (M.P.E.P. 2141). To establish prima facie obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art (M.P.E.P. 2143.03). Applicants respectfully submit that Dykstra *et al.* does not teach or suggest all the claim limitations in amended independent claims 13, 17, and 20. Claim 13 allows for providing insurance data to a user of the remote application entry and display device. Claims 17 and 20 allow for the first remote funding source terminal device to forward the credit application and the credit report data to a second remote funding source terminal if the funding source associated with the first remote funding source terminal declines to approve the credit application (called lender-to-lender functionality hereafter).

III. Discussion of Dykstra et al.

Dykstra *et al.* relates to a lender direct credit system evaluation and loan processing system. The system includes a central processing unit which has capabilities for communicating with off-site remote access terminals, facsimile transmission capabilities, and capabilities for communicating with credit bureau computers (see, e.g., Abstract). The system also provides

program modules for remote access security, credit bureau information processing, credit scoring, message display, and facsimile generation (see, e.g., Abstract).

The Examiner states that Dykstra *et al.* does not suggest including an insurance system, nor no clear motivation to include it therein (Nonfinal Office Action, pg. 8, ¶ 2). The Examiner further states that the Examiner was unable to find support for this feature in the disclosure of the instant application (Nonfinal Office Action, pg. 8, ¶ 2). The Applicants direct the Examiner to the specification of the instant application to page 10, line 8 and page 19, lines 1-2 that discloses this feature of the present invention.

Applicants respectfully submit that Dykstra *et al.* does not teach or suggest the insurance system or the lender-to-lender functionality of the present invention. Thus, Dykstra *et al.* does not teach or suggest all the features recited in amended independent claims 13, 17, and 20. Furthermore, Applicants submit that dependent claims 16, 21, and 22 are also patentable over Dykstra *et al.* for the reasons discussed above. Accordingly, reconsideration and withdrawal of the rejections is respectfully requested.

IV. New Claims 38-42

Applicants respectfully submit that new claims 38-42 are patentable over Dykstra *et al.* for at least the reasons given above.



All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicants believe that a full and complete response has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment is respectfully requested.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, appearing to read "R. Sokohl".

Robert Sokohl
Attorney for Applicant
Registration No. 36,013

Date: 5/19/00

1100 New York Avenue, N.W.
Suite 600
Washington, D.C. 20005
(202) 371-2600